

**FORM NOA** (Notice of Assets and Deadline to File Proof of Claim)

**NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM**

U.S. Bankruptcy Court  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102  
Telephone number: 973-645-4764

Honorable Vincent F. Papalia, U.S. Bankruptcy Judge

CASE NUMBER:	DATE FILED::
In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): James X. Rezabala xxx-xx-6609	ADDRESS OF DEBTOR(S): 3365 Kennedy Blvd. Jersey City, NJ 07307
Erika M. Penachi xxx-xx-7533	453 Tomas Ave. Apt. 2 Lyndhurst, NJ 07071
DEBTOR'S ATTORNEY: William P. Bonomo 3710 Kennedy Blvd Union City, nj 07087  (201) 430 8393  William P. Bonomo 3710 Kennedy Blvd Union City, nj 07087  (201) 430 8393	TRUSTEE: Steven P. Kartzman Mellinger, Sanders & Kartzman LLC 101 Gibraltar Dr Suite 2F Morris Plains, NJ 07950 (973) 267-0220

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

2/24/20

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

**IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.**

Dated: December 2, 2019

FOR THE COURT  
Jeanne Naughton, Clerk

**Certificate of Notice Page 2 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 James X. Rezabala  
 Erika M. Penachi  
 Debtors

Case No. 19-25396-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: noa

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Dec 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2019.

db	+James X. Rezabala, 3365 Kennedy Blvd., Jersey City, NJ 07307-4208
jdb	+Erika M. Penachi, 453 Tomas Ave., Apt. 2, Lyndhurst, NJ 07071-3117
aty	+Mellinger, Sanders & Kartzman, LLC, 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950-1287
518398807	+Bank of America, N. A., 4909 Savarese Center, Tampa, FL 33634-2413
518398809	+Bank of America, N. A., 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
518398810	+Best Buy Co. / Citi Bank, N. A., P.O. Box 6497, Sioux Falls, SD 57117-6497
518398818	+Citi Bank, N. A. / Best Buy Co., P.O. Box 790034, Attn : Centralized Bankruptcy, Saint Louis, MO 63179-0034
518398822	+First Credit Services, 377 Hoes Lane, Piscataway, NJ 08854-4155
518398823	+First Credit Services, P.O. Box 55, 3 Sciles Ave., Piscataway, NJ 08855-7200
518398825	+Frederick I. Weinberg & Associates, P.C., 1200 Laurel Oak Rd., Ste.104, Org. acct. # 5466-3229-9947-7213, Voorhees, NJ 08043-4317
518398826	+Jersey City Municipal Utility Authority, 69 DeVoe Place, Hackensack, NJ 07601-6105
518398828	+Kohl's / Capital One Bank, N. A., P.O. Box 30285, Attn : Bankruptcy Dept., Salt Lake City, UT 84130-0285
518398829	+Mercantile Adjustment Bureau, LLC, 165 Lawrence Bell Dr., Ste. 100, Org. acct. # ends in 5599, Williamsville, NY 14221-7900
518398830	Radius Global Solutions, LLC, P.O. Box 390846, Org. acct. # 3499920038772463, Jacksonville, FL 32225
518398833	+State Auto Sales, 510 Kennedy Blvd., Union City, NJ 07087-3411
518398834	+State of New Jersey Tax Dept., 50 Barrack Street, Trenton, NJ 08608-2006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 04 2019 00:18:57 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreq03.ne.ecf@usdoj.gov Dec 04 2019 00:18:52 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518398802	+EDI: AARGON.COM Dec 04 2019 04:38:00 Aargon Collection Agency, 3025 W. Sahara, Org. acct. # 006904079207, Las Vegas, NV 89102-6094
518398803	+EDI: AARGON.COM Dec 04 2019 04:38:00 Aargon Collection Agency, 8668 Springmountain Rd., Attn : Bankruptcy Dept., Las Vegas, NV 89117-4132
518398804	+EDI: AMEREXPR.COM Dec 04 2019 04:38:00 American Express Co., P.O. Box 297871, Fort Lauderdale, FL 33329-7871
518398805	+EDI: AMEREXPR.COM Dec 04 2019 04:38:00 American Express Co., P.O. Box 981540, Attn : Correspondence Dept., El Paso, TX 79998-1540
518398808	EDI: BANKAMER.COM Dec 04 2019 04:38:00 Bank of America, N. A., P.O. Box 982238, Attn : Bankruptcy Dept., El Paso, TX 79998
518398806	EDI: BANKAMER.COM Dec 04 2019 04:38:00 Bank of America, N. A., P.O. Box 982238, El Paso, TX 79998
518398813	E-mail/Text: bankruptcy@cavps.com Dec 04 2019 00:19:21 Cavalry Portfolio Services, LLC, P.O. Box 27288, Tempe, AZ 85285
518398811	+EDI: CAPITALONE.COM Dec 04 2019 04:38:00 Capital One Bank USA, N. A., P.O. Box 30281, Salt Lake City, UT 84130-0281
518398812	+EDI: CAPITALONE.COM Dec 04 2019 04:38:00 Capital One Bank USA, N. A., P.O. Box 30285, Attn : Bankruptcy Dept., Salt Lake City, UT 84130-0285
518398814	+E-mail/Text: bankruptcy@cavps.com Dec 04 2019 00:19:21 Cavalry Portfolio Services, LLC, 500 Summit Lake Dr., Ste. 400, Attn : Bankruptcy Dept., Org. acct. # 20036270, Valhalla, NY 10595-2321
518398815	+E-mail/Text: bankruptcy@cavps.com Dec 04 2019 00:19:21 Cavalry Portfolio Services, LLC, 500 Summit Lake Drive, Ste. 400, Valhalla, NY 10595-2322
518398817	+EDI: CHASE.COM Dec 04 2019 04:38:00 Chase Bank, N. A., P.O. Box 15298, Attn: Correspondence Dept., Wilmington, DE 19850-5298
518398816	+EDI: CHASE.COM Dec 04 2019 04:38:00 Chase Bank, N. A., P.O. Box 15298, Wilmington, DE 19850-5298
518398821	EDI: DISCOVER.COM Dec 04 2019 04:38:00 Discover Financial Services, LLC, P.O. Box 15316, Attn : Bankruptcy Dept., Wilmington, DE 19850
518398820	EDI: DISCOVER.COM Dec 04 2019 04:38:00 Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850
518398824	+EDI: FSAE.COM Dec 04 2019 04:38:00 Firstsource Advantage, LLC, 205 Bryant Woods South, Org. acct. # 3499920038772463, Amherst, NY 14228-3609
518398819	EDI: IRS.COM Dec 04 2019 04:38:00 Dept. of the Treasury, Internal Revenue Service, Cincinnati, OH 45999
518398827	+E-mail/Text: bncnotices@becket-lee.com Dec 04 2019 00:17:55 Kohl's / Capital One Bank USA, N. A., N.56 W. 17000 Ridgewood Dr., Menomonee Falls, WI 53051-7096
518398832	+EDI: SWCR.COM Dec 04 2019 04:38:00 Southwest Credit Systems, 4120 International Pkwy., Ste.1100, Carrollton, TX 75007-1958
518398831	+EDI: SWCR.COM Dec 04 2019 04:38:00 Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
518398835	EDI: TDBANKNORTH.COM Dec 04 2019 04:38:00 TD Bank, N. A., 70 Gray Rd., Portland, ME 04105

District/off: 0312-2

User: admin  
Form ID: noa

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Total Noticed: 39

Date Rcvd: Dec 03, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 26, 2019 at the address(es) listed below:

Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net; nj16@ecfcbis.com; jloewenstein@msklaw.net  
Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net; nj16@ecfcbis.com; jloewenstein@msklaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William P. Bonomo on behalf of Debtor James X. Rezabala nyattybill@aol.com, bonomolawecf@gmail.com; claudia@garanticesufuturo.com; lediazlaw@gmail.com; bonomowr58406@notify.bes tcase.com  
William P. Bonomo on behalf of Joint Debtor Erika M. Penachi nyattybill@aol.com, bonomolawecf@gmail.com; claudia@garanticesufuturo.com; lediazlaw@gmail.com; bonomowr58406@notify.bes tcase.com

TOTAL: 6